

Consumer Information Catalog

Summer 2000

FREE



Great information
to help you

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Free and low-cost federal publications from Pueblo, Colorado

IN THIS ISSUE...

CARS • CHILDREN • EDUCATION • EMPLOYMENT • FEDERAL PROGRAMS • FOOD • HEALTH • HOUSING • MONEY • SMALL BUSINESS • TRAVEL • AND MORE...

Eat Your Way to 5 A Day...

There are plenty of excuses—fruits and vegetables are too expensive or they spoil too quickly. But the truth is, eating five servings of fruits and vegetables can help reduce risk of heart disease, cancer and other illnesses. Use **Fruits and Vegetables: Eating Your Way to 5 A Day** on page 6 to find out exactly how much a serving is, and how the recommended servings can fit easily into your everyday routine.



Nine Ways to Lower Your Auto Insurance Costs...



Haven't had an auto accident in three years? You may be able to get a discount on your auto insurance. Use **Nine Ways to Lower Your Auto Insurance Costs** on this page to learn more about how you can pay less on your auto insurance each month. Find out how raising your deductible and comparison-shopping can make a difference in your auto insurance costs.

The Federal Consumer Information Center (FCIC) was established to help Federal agencies and departments develop, promote and distribute useful consumer information to the public. One of the ways we do this is by publishing a new Catalog four times a year. Each quarter, we search out the best new consumer booklets and review those already listed in the Catalog for accuracy.

Please be assured that FCIC does not share or sell any information obtained from you with any other organization.



Buying a New Car. Here's a step-by-step guide that can help you along

the way. Use the guide's worksheet as a tool for bargaining. 2 pp. (1998. FTC) **301G. 50¢.**

Buying a Used Car. Learn about your limited rights when buying from a dealer or private owner and about the "Buyer's Guide" sticker required by law on all used cars sold by a dealer. 16 pp. (1998. FTC) **302G. 50¢.**

Glove Box Tips. Five booklets to help you get your car ready for summer and winter driving. 10 pp. (1994. EPA) **303G. 50¢.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventative maintenance services you can perform on your car. 2 pp. (1993. DOC) **304G. 50¢.**

How to Get a Great Deal on a New Car. Step-by-step instructions for a proven negotiation technique that you can use to save money on your next car. 4 pp. (1996. USDA) **305G. 50¢.**

Keys to Vehicle Leasing. Explains the difference between leasing and buying a car. Sample form shows required information on a lease agreement, as well as your rights and responsibilities. 6 pp. (1997. FRB) **306G. 50¢.**

Nine Ways to Lower Your Auto Insurance Costs. Tips on what to do to lower your expenses. Includes a chart to compare discounts. 6 pp. (1990. HHS) **307G. 50¢.**

Underhood Tips to Help You Keep Your Cool. Your vehicle's air conditioning system probably contains Freon. Production of this gas is being phased out. Learn how non-Freon air conditioners affect you and the environment. 2 pp. (1996. EPA) **621G. Free.**

CHILDREN

Learning Activities

Catch the Spirit: A Student's Guide to Community Service. Ideas and information on how young people can help make their community a better place. 15 pp. (1998. ED) **501G. Free.**

Helping Your Child Become a Reader. It's easy to help children gain the skills they need to become good readers. Turn everyday activities into learning experiences for infants to 6-year old children. 50 pp. (2000. ED) **617G. Free.**

Helping Your Child Learn Geography. Teach 5-10 year old children geography in ways that are challenging and fun. 33 pp. (1996. ED) **308G. 50¢.**

Learning Activities for the Growth Season. A 7-week schedule listing daily, fun learning activities for elementary age children. Poster. (1997. ED) **309G. 50¢.**

Learning Partners. Activities to help your preschool or elementary age child learn reading, math, science, history, writing, and much more. 30 pp. (1997. ED) **310G. 50¢.**

Timeless Classics. Lists nearly 400 books published before 1960 for children of all ages. Divided in grade groups of K-12. 2 pp. (1994. NEH) **311G. 50¢.**

Parenting

Danger in the Home. Use this handy checklist to check the living areas in your home for potential hazards to children. Includes useful tips to help you make your home a safer place. 4 pp. (1998. HUD) **502G. Free.**

GED Diploma. Learn what the General Educational Development Diploma tests cover, how to prepare, and where to get more information. 16 pp. (1997. ED) **508G. Free.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get high school or college credit through the GED program, the National External Diploma program, correspondence and distance study, and standardized tests. 13 pp. (1996. DOL) **101G. \$1.75.**

Fun Play, Safe Play. Every kid loves to play. But did you know that play is also an important part of your child's learning and development? Use this guide to learn more about the importance of play and how to buy safe toys. 24 pp. (1998. CPSC) **503G. Free.**

- *Check out "Fishing is Fun for Everyone" on page 12.*

Growing Up Drug Free. Outlines what parents should know and can do to prevent or stop drug abuse, including alcohol and tobacco, at each age level. 46 pp. (1998. ED) **504G. Free.**

Handbook on Child Support Enforcement. A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices for more information and assistance. 61 pp. (1997. HHS) **505G. Free.**

Helping Children Cope With Disaster. Environmental disasters can be overwhelming for children. Includes common reactions by age group, useful tips on what to expect, and how to help your child adjust. 4 pp. (1998. FEMA) **312G. 50¢.**

Learning Disabilities. Explains the differences between learning problems and disabilities. Chart shows language and reasoning skills to watch for at different ages and more. 40 pp. (1993. NIMH) **313G. 50¢.**

Parents' Guide to the Internet. Information on equipment and software, costs, surfing the Internet, getting e-mail, and protecting your privacy. Lists interesting and fun online resources for parents and children. 16 pp. (1997. ED) **314G. 50¢.**

Planning for College. Strategies to help you plan for tuition and fees along with helpful charts for estimating future costs. 10 pp. (1996. TREAS) **509G. Free.**

Think College? Me? Now? A Handbook for Students in Middle School and Junior High. Believe it or not, students should start preparing for college in the seventh and eighth grades. Sound too early? Learn about the benefits of planning ahead for college with this booklet. 24 pp. (1998. ED) **102G. \$1.25.**

EDUCATION

EMPLOYMENT

Resumes, Applications, and Cover Letters. Prospective employers spend as

Health Benefits Under COBRA (Consolidated Omnibus Budget Reconciliation Act). How to keep or buy coverage for yourself and family after a job loss, reduced work hours, divorce, or death. 24 pp. (1994. DOL) **316G. 50¢.**

Help Wanted—Finding A Job. Describes both private companies and government agencies that offer help in finding a job. Lists precautions to take when contacting an employment service firm. 8 pp. (1996. FTC) **317G. 50¢.**

Here Today, Jobs of Tomorrow: Opportunities in Information Technology. This booklet can help you learn about the high demand for information technology workers and if this field is right for you. 13 pp. (1998. DOL) **103G. \$1.75.**

High Earning Workers Who Don't Have a Bachelor's Degree. Identifies 50 occupations requiring less than a bachelor's degree. 8 pp. (1995. DOL) **104G. \$1.00.**

Matching Yourself With the World of Work. Don't fall into a job that might not be a perfect fit for you. Find out what to look for in your ideal job with this guide. 19 pp. (1998. DOL) **106G. \$2.00.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and much more. 1 year subscription, 4 issues. (DOL) **250G. \$9.50.**

OSHA: Employee Workplace Rights. What to do if you question the safety of, or hazards in your workplace. Lists addresses and phone numbers for more information. 28 pp. (1997. DOL) **510G. Free.**

FEDERAL PROGRAMS

Americans With Disabilities Act: Questions and Answers. Explains how the civil rights of persons with disabilities are protected at work and in public places. 32 pp. (1996. DOJ) **512G. Free.**

little as 30 seconds considering a resume. Use this guide's samples to format a winning cover letter and resume, and learn how new technology can help. 15 pp. (1999. DOL) **107G. \$1.50.**

Tips for Finding the Right Job. Learn how to assess your skills and interests, prepare a resume, write cover letters, and interview for a job. 27 pp. (1996. DOL) **108G. \$1.75.**

Tomorrow's Jobs. Discusses changes and trends in the economy, labor force, occupational growth, education and training requirements, and much more. 19 pp. (1998. DOL) **109G. \$2.25.**

What You Should Know About Your Pension Rights. Everyone wants a secure future. This informative booklet details the rights, benefits, and protections you have under your pension plan. 48 pp. (1995. DOL) **318G. 50¢.**

Your Guaranteed Pension. Answers 18 frequently asked questions about the security of private pension plans, including benefits and plan termination. 11 pp. (2000. PBGC) **511G. Free.**

Are There Any Public Lands for Sale? Describes the federal program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (1997. DOI) **110G. \$1.00.**

A Citizen's Guide to the Federal Budget. Follow step-by-step where the money for the budget comes from, how the budget is created, and where the money goes. 38 pp. (1999. WH) **141G. \$3.75.**

Federal Information Center. Have a question about federal benefits, the national parks, or other U.S. Government programs? The Federal Information Center has the answer. Learn how to call this great information resource toll-free. 1 pp. (1998. GSA) **513G. Free.**

Guide to Disability Rights Laws. Describes your rights regarding fair housing, public accommodations, telecommunications, education, and employment. 14 pp. (1996. DOJ) **514G. Free.**

Guide to Federal Government Sales. Learn more about how to buy homes, cars, and other property from 17 federal sales programs. 19 pp. (1998. GSA) **111G. \$2.00.**

How You Can Buy Used Federal Personal Property. Describes used equipment and industrial items sold by the government, how they are sold, and where to call for more information. 5 pp. (1998. GSA) **319G. 50¢.**

It's Your Drinking Water: Get to Know it and Protect it! You have a right to know what's in your drinking water and a role to play in your water's protection. Learn how you can become informed and involved. 8 pp. (1999. EPA) **320G. 50¢.**

National Sellers List. The government sells real estate and personal property that has been forfeited to federal law enforcement agencies. Here's a list of addresses and phone numbers for dealers who sell these items. 8 pp. (1999. DOJ) **321G. 50¢.**

Social Security: Your Number and Card. Explains why we have social security numbers, when and how to get one, and how to protect its privacy. 2 pp. (1999. SSA) **515G. Free.**

U.S. Government 1999 TTY Directory. A guide on how to use the Federal Relay Service and which agencies and congressional offices have text telephone (TTY) devices. 100 pp. (1999. GSA) **516G. Free.**

U.S. Real Property Sales List. Lists government real estate properties that are sold by auction or sealed bid. Tells how to get more information on specific properties. 5 pp. (Bimonthly. GSA) **517G. Free.**

Your Right to Federal Records. Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. Answers questions and has a sample request letter. 26 pp. (1996. DOJ/GSA) **322G. 50¢.**

Benefits

Federal Benefits for Veterans and Dependents. Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 96 pp. (1999. VA) **112G. \$5.00.**

The Future of Social Security. Social Security is an important government benefit that affects almost everyone's life. Learn more about today's Social Security system. 8 pp. (1999. SSA) **518G. Free.**

Medicare & You 2000. Formerly called the Medicare Handbook, here are detailed facts about your Medicare benefits and the health plan options available to you. Also includes a telephone directory of contacts and a worksheet for comparing Medicare health plans. 36 pp. (1999. HCFA) **113G. \$5.50.**

Medicare and Home Health Care. Learn more about home health care under Medicare. This guide features a chart outlining what aspects of home health care are covered under Medicare, questions to ask when choosing a home health care agency and useful definitions. 21 pp. (1999. HCFA) **597G. Free.**

Medicare Hospice Benefits. Hospice care is a special type of care for terminally ill patients. Learn how to find a hospice program and where to get more information. 12 pp. (1999. HCFA) **596G. Free.**

Medicare Preventive Services...To Help Keep You Healthy. An ounce of prevention—we've all heard the old saying. Use this guide to lower your risk of cancer, flu, pneumonia, diabetes, and other illnesses. 4 pp. (1999. HCFA) **519G. Free.**

Medicare Questions and Answers. Need to learn more about your Medicare benefits? Here is the latest information in an easy to understand question and answer format, including definitions of important terms. 35 pp. (1999. HCFA) **598G. Free.**

Medicare Worksheet for Comparing Medicare Health Plans. Decisions aren't always easy, especially when it comes to something as important as health care coverage. Check off these easy-to-follow points and get the best plan for your needs. 9 pp. (1998. HCFA) **520G. Free.**

Request for Earnings and Benefit Estimate Statement. A form to complete and return to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (1998. SSA) **521G. Free.**

Social Security: Basic Facts. Explains the different kinds of Social Security benefits, who receives them, and how they're financed. 17 pp. (1999. SSA) **522G. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 41 pp. (2000. SSA) **523G. Free.**

Social Security: What Every Woman Should Know. Discusses how a woman's benefits may be affected by disability, divorce, widowhood, retirement, or other special situations. 19 pp. (1997. SSA) **524G. Free.**

FOOD

Action Guide for Healthy Eating. This guide gives helpful hints to help you include more low fat, high-fiber foods in your diet. 17 pp. (1996. NCI) **526G. Free.**

Bulking Up Fiber's Healthful Reputation. Explains how a high fiber diet is associated with a reduced risk of certain cancers, digestive disorders, and other ailments. 5 pp. (1999. FDA) **527G. Free.**

Can Your Kitchen Pass the Food Safety Test? Take the 10-point quiz on food storage, handling, and cooking to protect your family from food-borne illnesses. 4 pp. (1998. FDA) **528G. Free.**

Eat Right to Help Lower Your High Blood Pressure. Lists menu ideas and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **114G. \$3.25.**

Eating for Life. Eating right may reduce your risk of developing cardiovascular disease and cancer. This booklet helps you learn to make healthy, appetizing food choices. 23 pp. (1993. NIH) **115G. \$1.25.**

Fight BAC™: Four Simple Steps to Food Safety... give advice on how to handle food safely so you, your family, and friends don't become ill. 5 pp. (1998. USDA/FDA/CDC) **530G. Free.**

Food Guide Pyramid. This easy-to-read guide can help you select the nutrients you need (without too many calories) and to reduce the fat, cholesterol, sodium in your diet. 29 pp. (1996. USDA) **116G. \$1.00.**

Fruits & Vegetables: Eating Your Way to 5 A Day. Eating fruits and vegetables can reduce the risk of heart disease and cancer. Gives ideas to help you meet the 5 A Day goal. 6 pp. (1998. FDA) **531G. Free.**

Listeriosis and Food Safety Tips. Eating foods with the listeria bacteria can seriously affect pregnant women, newborns and older adults. Learn about its symptoms and how you can prevent it. 8 pp. (1999. FSIS) **533G. Free.**

Your Medicare Benefits. No one likes to think about getting sick, but it's important to be familiar with what your health care plan covers. Read about both hospital and medical insurance. 13 pp. (1999. HCFA) **525G. Free.**

Making Healthy Food Choices. A healthy diet is essential for everyone. Learn how to choose and prepare healthy foods for your family. 16 pp. (1998. USDA) **117G. \$2.75.**

Pesticides and Food: What You and Your Family Need to Know. Certain levels of exposure to pesticides can cause health problems, especially in infants and children. Here is the information you need to keep you and your family safe. 4 pp. (1999. EPA/FDA/USDA) **324G. 50¢.**

Preventing Food-Borne Illness. Learn proper food handling and use the food storage guide to determine how long your food will keep in and out of the freezer. 8 pp. (1999. FDA) **534G. Free.**

Safer Eggs: Laying the Groundwork. Learn about the benefits of eggs as well as new safety measures with this booklet. 6 pp. (1999. FDA) **535G. Free.**

Sugar Substitutes: Americans Opt for Sweetness and Lite. A sweet tooth can hold you back if you are trying to cut calories. Use this guide to learn about the low-calorie sugar substitutes available and how they fit into your diet. 4 pp. (1999. FDA) **603G. Free.**

Use a Food Thermometer. Judging if meat is cooked by its color can make you sick. Get the right thermometer and use the handy temperature chart for safe, delicious food. 3 pp. (2000. FSIS) **614G. Free.**

HEALTH

FDA Consumer. Get the latest medical news with a 6-issue subscription to this publication. (FDA) **251G. \$12.00.**

FDA Sets Higher Standards For Mammography. This guide gives you the facts on mammography facility standards and how to find a certified facility. 5 pp. (1999. FDA) **537G. Free.**

Fraudulent Health Claims: Don't Be Fooled. Get the facts about miracle claims, learn who is at risk, and how to spot fraudulent promises. 9 pp. (1999. FTC) **325G. 50¢.**

Getting Information From FDA. Three letters everyone is familiar with are FDA—the Food and Drug Administration. Learn more about this agency, what it does, and what information it can give you. 3 pp. (1998. FDA) **538G. Free.**

How to Find Medical Information. When diagnosed with an illness or disorder, you want to find out all about it. This book will guide you through a variety of resources for more information—from your local library, to the federal government, to the Internet. 24 pp. (1999. NIAMS) **618G. Free.**

- *Check out the publication “My Medicines” on page 8.*

Questions to Ask Your Doctor Before You Have Surgery. Use this booklet to become a better informed and prepared patient. 13 pp. (1995. HHS) **118G. \$1.00.**

The Sun, UV, and You. Explains what the UV (ultraviolet radiation) index is and how you can use it to avoid skin cancer, premature aging of the skin, etc. Gives special information for children. 12 pp. (1998. EPA) **539G. Free.**

Water on Tap: A Consumer’s Guide to the Nation’s Drinking Water. Explains where it comes from and how it’s treated, what contaminants are, and what to do in case of a problem with either your public or private water supply. 22 pp. (1997. EPA) **540G. Free.**

- *The publication “Ways to Win At Weight Loss” can be found on the next page.*

You Can Control Your Weight While You Quit Smoking. Often one of the downsides of quitting smoking is gaining weight. Here’s some help on how to avoid weight gain and adopt a healthier lifestyle after smoking. 10 pp. (1998. NIH) **326G. 50¢.**

Your Guide to Choosing a Nursing Home. Learn what to look for in a nursing home and alternatives to nursing homes. Includes an evaluation checklist and a list of helpful resources. 37 pp. (1999. HCFA) **599G. Free.**

Drugs & Health Aids

FDA’s Tips for Taking Medicines. Prescription and over-the-counter (OTC) drugs may react in strange ways to each other, certain foods, alcohol, etc. Learn more with this publication. 4 pp. (1998. FDA) **542G. Free.**

Homeopathy: Real Medicine or Empty Promises? Learn about this method of treating disease, including its history, current practices, and how it’s regulated. 5 pp. (1998. FDA) **543G. Free.**

It’s Quittin’ Time. Describes the benefits and side effects of five stop-smoking aids: the anti-smoking pill, nasal spray, inhaler, nicotine patch and gum. Gives suggestions on creating a plan to stop smoking and more. 5 pp. (1998. FDA) **544G. Free.**

Keeping an Eye on Contact Lenses. This informative booklet looks at the different types of contact lenses available and if they are right for you. 5 pp. (1998. FDA) **545G. Free.**

Making Your Medications Work Better. No one likes to take medications. But when you do, you want to make sure they work properly. Here are some tips. 4 pp. (1998. FDA) **546G. Free.**

Medications and Older Adults. This guide can help you keep track of which medicines you are taking and how to properly take them. 4 pp. (1998. FDA) **547G. Free.**

New Drug Label Spells It Out Simply. It can be tough translating the technical and medical jargon that appears on over-the-counter medicines. Read the sample new label and see the difference. 4 pp. (1999. FDA) **602G. Free.**

Questions to Ask Your Pharmacist. Your pharmacist knows a lot about your medications and can alert you to any dangerous drug interactions. Learn what to ask and more. 4 pp. (1998. FDA) **549G. Free.**

Taming Tummy Turmoil. Lists over-the-counter medications (and their possible side effects) for motion sickness, heartburn, indigestion, and overindulgence. 4 pp. (1997. FDA) **550G. Free.**

Diet & Exercise

Do You Know the Health Risks of Being Overweight? Being overweight can increase your chances of developing serious health problems, like heart disease, diabetes, and cancer. This guide can help you lose weight safely and develop a healthier lifestyle. 10 pp. (1998. NIH) **327G. 50¢.**

Setting Goals for Weight Loss. Maintaining a healthy weight has many benefits. Check out the Body Mass Index (BMI). 11 pp. (1999. FTC) **552G. Free.**

Should You Go on a Diet? Discusses the risks of fad diets and diet pills for teenagers, and gives healthy tips for anyone trying to lose weight. 3 pp. (1997. FDA) **553G. Free.**

Walking for Exercise and Pleasure. Includes illustrated warm-up exercises and advice on how far, how fast, and how often to walk for best results. 14 pp. (1998. PCPFS) **119G. \$1.00.**

Ways to Win At Weight Loss. Learn how to create a successful weight loss plan, including over-the-counter medications, prescription drugs and diet and exercise programs. 7 pp. (1998. FDA) **554G. Free.**

Weight Loss for Life. This guide will help you learn how to lose weight safely and stay healthy. 20 pp. (1998. NIH) **328G. 50¢.**

Medical Problems

Anxiety—Fact Sheet. Describes different types of anxiety disorders and what you can do if you recognize these symptoms in yourself or a loved one. 4 pp. (1999. NIMH) **555G. Free.**

Atopic Dermatitis. Individuals with atopic dermatitis, or eczema, suffer from a chronic disease that causes extremely itchy, inflamed skin. Learn more about this disease, its symptoms and treatments. 37 pp. (1999. NIAMS) **557G. Free.**

Attention Deficit Hyperactivity Disorder. Discusses symptoms, causes, diagnosis, and treatments of this disorder which affects many children and young people. 42 pp. (1994. NIMH) **329G. 50¢.**

Cataract in Adults. Cataract is a normal part of aging, but if it makes performing routine tasks too difficult, you may need surgery. Learn more about symptoms and treatments. 13 pp. (1993. HHS) **120G. \$1.00.**

Coping with Arthritis in Its Many Forms. Describes symptoms and treatments for the 7 most common types of arthritis, and how to avoid being a target for fraudulent "cures." 5 pp. (1998. FDA) **562G. Free.**

Fever Blisters & Canker Sores. Discusses causes, treatments, and research on these mouth infections. 12 pp. (1992. NIH) **330G. 50¢.**

Getting Rid of Yeast Infections. There are a variety of drugs available to fight yeast infections. Learn more about this condition. 2 pp. (1997. FDA) **564G. Free.**

Hepatitis C. Hepatitis C is a serious blood-borne infection and affects about 4 million Americans. Learn how this and other types of hepatitis are spread, diagnosed, and treated. 6 pp. (1999. FDA) **565G. Free.**

Laser Eye Surgery: Is It Worth Looking Into? Will the new eye surgeries that you've heard about rid you of your glasses and contacts forever? Maybe not. Learn more about corrective eye surgery for nearsightedness. 4 pp. (1998. FDA) **566G. Free.**

Lupus... is a disease in which the immune system attacks the body's healthy cells and tissues. Consult this guide's information charts for warning signs and available treatments. 33 pp. (1997. NIAMS) **567G. Free.**

My Medicines. Women are often in charge of medications for both themselves and their family. Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. (1999. FDA) **568G. Free.**

New Hope For People With Sickle Cell Anemia. Sickle cell anemia is a painful disease. But there may be a new hope for treating this disease—a new drug called Hydroxyurea. Find out more about this new drug and how it's used. 5 pp. (1999. FDA) **569G. Free.**

Noninsulin-Dependent Diabetes. About 90% to 95% of diabetics in the U.S. have noninsulin-dependent diabetes. Use this guide to learn more about this form of diabetes, who is at risk, and how it is treated. 35 pp. (1992. NIH) **331G. 50¢.**

Osteoarthritis... is the most common type of arthritis, especially among older individuals. This guide discusses the symptoms (pain, swelling, and loss of motion) and treatments of osteoarthritis, and illustrates helpful exercises. 36 pp. (1999. NIAMS) **570G. Free.**

Preventing Stroke. Stroke is the third leading killer in the U.S. and the most common cause of adult-disability. Are you at risk? Find out more with this booklet and estimate your risk with its informative stroke-risk chart. 8 pp. (1995. NIH) **332G. 50¢.**

Rheumatoid Arthritis. Rheumatoid arthritis affects the everyday activities of 2.1 million people in the U.S. Learn more about how it's diagnosed and treated. See the medication chart for drug benefits and side effects. 33 pp. (1998. NIAMS) **572G. Free.**

So You Have High Blood Cholesterol. High blood cholesterol can increase your risk of heart disease. Here are the facts about high cholesterol and what you can do to lower yours. 36 pp. (1993. NIH) **121G. \$1.75.**

Taking Charge of Menopause. Menopause is a time of transition, but there are some health risks associated with it. Learn how you can lead a healthier lifestyle before, during and after menopause. 5 pp. (1999. FDA) **604G. Free.**

Time to Spring Into Action Against Seasonal Allergies. Explains how to treat chronic allergies, including medications, nasal sprays and allergy shots. Discusses common questions regarding over-the-counter medications. 5 pp. (1998. FDA) **573G. Free.**

HOUSING

Sales & Financing

100 Questions and Answers About Buying A New Home. This great guide focuses on finances—from how much home you can afford to various loan programs, insurance taxes, etc. 40 pp. (1998. HUD) **574G. Free.**

Buying Your Home: Settlement Costs and Helpful Information. Describes the home buying, financing, and settlement (closing) process. Also gives tips on shopping for a loan. 35 pp. (1997. HUD) **122G. \$1.75.**

A Consumer's Guide to Mortgage Refinancings. Will refinancing be beneficial to you? Learn the costs and how to tell if the time is right. 8 pp. (1996. FRB) **335G. 50¢.**

Guide to Single-Family Home Mortgage Insurance. Federal Housing Administration-insured mortgages help people who could not otherwise afford to own a house become homeowners. Also available for rehabbing an existing home. 14 pp. (1999. HUD) **336G. 50¢.**

How to Buy a Home With a Low Down Payment. There are private and federal options for obtaining a mortgage. Learn how to qualify, determine what you can afford, and more. 9 pp. (1998. USDA) **575G. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 22 pp. (1997. FTC) **337G. 50¢.**

Urinary Tract Infections in Adults. Urinary tract infections are a common but serious health problem. Learn more about the causes, symptoms, and treatments available. 8 pp. (1999. NIH) **333G. 50¢.**

Varicose Vein Treatments. Explains treatments, risks, side effects, what to ask your doctor, and more. 2 pp. (1994. FTC) **334G. 50¢.**

What You Need to Know About Skin Cancer. Discusses symptoms, the importance of early detection, treatments, how to do a skin self-exam, and where to go for more information. 26 pp. (1995. NCI) **605G. Free.**

HUD Home Buying Guide. Here are step-by-step instructions for finding and financing a HUD home. Includes charts to help you estimate mortgage payments. 11 pp. (1999. HUD) **576G. Free.**

Looking for the Best Mortgage—Shop, Compare, Negotiate. Using these 3 steps can save you thousands of dollars on a home loan or mortgage. 7 pp. (1999. FRB) **338G. 50¢.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips to help reduce your expenses. Lists phone numbers of state insurance departments for more information. 4 pp. (1995. HHS) **339G. 50¢.**

Home Maintenance

Am I Covered? Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. (1997. HHS) **340G. 50¢.**

Automatic and Programmable Thermostats. How to choose which of the five basic types is best for your home and will help you save the most money and energy. 4 pp. (1997. DOE) **123G. \$1.00.**

Cooling Your Home Naturally. Suggests how to save electricity and keep your home cool with landscaping, roof treatments, and more. 8 pp. (1994. DOE) **124G. \$1.00.**

Energy Savers: Tips on Saving Energy & Money at Home. A practical guide on how to reduce your home energy use, with tips on insulation, weatherization, heating and much more. 36 pp. (1998. DOE) **341G. 50¢.**

Energy-Efficient Windows. Describes how to reduce your home's heating, cooling and lighting costs using properly selected and installed windows. 6 pp. (1994. DOE) **125G. \$1.00.**

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